

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Fred Zollicoffer
Diane Zollicoffer
Debtor(s)

Case No. 09 B 09606

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2009.
- 2) The plan was confirmed on 09/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 09/12/2013.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$18,642.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$89,552.50
Less amount refunded to debtor	\$1,301.98

NET RECEIPTS: \$88,250.52

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,421.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,421.19

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Asset Acceptance	Unsecured	260.00	265.05	265.05	265.05	0.00
Bank Of America	Unsecured	11,279.00	NA	NA	0.00	0.00
CBA	Unsecured	125.00	NA	NA	0.00	0.00
CCO Mortgage/RBS Citizens	Secured	29,217.03	29,217.03	29,217.03	26,738.86	1,219.14
CCO Mortgage/RBS Citizens	Secured	21,136.63	NA	NA	0.00	0.00
CCO Mortgage/RBS Citizens	Secured	150.00	150.00	150.00	0.00	0.00
Credit One Bank	Unsecured	761.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	6,000.00	4,047.96	4,047.96	4,047.96	0.00
East Bay Funding	Unsecured	5,995.00	5,995.27	5,995.27	5,995.27	0.00
ECast Settlement Corp	Unsecured	9,624.00	8,624.76	8,624.76	8,624.76	0.00
Ffco Columbus Inc	Unsecured	1,140.00	1,140.00	1,140.00	1,140.00	0.00
GEMB	Unsecured	1,562.00	NA	NA	0.00	0.00
HSBC	Unsecured	710.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	633.00	NA	NA	0.00	0.00
LVNV Funding	Unsecured	87.00	NA	NA	0.00	0.00
LVNV Funding	Unsecured	1,170.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	891.00	891.16	891.16	891.16	0.00
Midland Funding LLC	Unsecured	714.00	275.16	275.16	275.16	0.00
NBGL-Carsons	Unsecured	833.00	NA	NA	0.00	0.00
Newport News	Unsecured	35.00	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	70,154.00	47,132.90	47,132.90	0.00	0.00
Ocwen Loan Servicing LLC	Secured	70,154.00	13,908.88	13,908.94	13,908.94	1,434.16
Portfolio Recovery Associates	Unsecured	9,954.00	9,954.35	9,954.35	9,954.35	0.00
Premier Bankcard	Unsecured	407.00	407.97	407.97	407.97	0.00
Resurgent Capital Services	Unsecured	7,368.00	7,666.72	7,666.72	7,666.72	0.00
Resurgent Capital Services	Unsecured	2,816.00	1,172.40	1,172.40	1,172.40	0.00
Resurgent Capital Services	Unsecured	82.00	87.43	87.43	87.43	0.00
Trustmark Recovery Services	Unsecured	311.00	NA	NA	0.00	0.00
Trustmark Recovery Services	Unsecured	161.00	NA	NA	0.00	0.00
Verizon Wireless	Unsecured	719.00	NA	NA	0.00	0.00
WFNNB/Lane Bryant	Unsecured	256.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$47,132.90	\$0.00	\$0.00
Mortgage Arrearage	\$14,058.94	\$13,908.94	\$1,434.16
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$29,217.03	\$26,738.86	\$1,219.14
TOTAL SECURED:	\$90,408.87	\$40,647.80	\$2,653.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,528.23	\$40,528.23	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,421.19</u>	
Disbursements to Creditors	<u>\$83,829.33</u>	
TOTAL DISBURSEMENTS :		<u>\$88,250.52</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/19/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.